#### UNITED STATES BANKRUPTCY COURT

District of Minnesota

# Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/24/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

# **See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including Scott A Hoiseth asf Graphiculture Inc dba Liason Productions 6100 Sugar Mill Lane Mound, MN 55364	married, maiden, trade, and address): Nancy L Hoiseth asf Graphiculture Inc/dba Liason Productions 6100 Sugar Mill Rd Mound, MN 55364
Case Number: 09–46394 – NCD	Social Security/Individual Taxpayer ID/Employer Tax ID/Other Nos.: xxx-xx-5208 xxx-xx-3229
Attorney for Debtor(s) (name and address): Jesse A. Horoshak Prescott Pearson P.A. PO Box 120088 New Brighton, MN 55112 Telephone number: 651–633–2757	Bankruptcy Trustee (name and address): Julia A. Christians Lapp, Libra, Thomson, Stoebner & Pusch, One Financial Plaza, Suite 2500 120 South Sixth Street Minneapolis, MN 55402 Telephone number: 612–338–5815

# **Meeting of Creditors**

Date: October 29, 2009 Time: 09:30 AM

Location: U S Courthouse, Rm 1017, 300 S 4th St, Minneapolis, MN 55415

### Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

# **Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 12/28/09 Certificate of Completion of Financial Management Course due: 12/14/09

Credit Counseling and Debtor Education Information can be found at http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm

# **Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

#### **Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available for a fee through Pacer (http://pacer.psc.uscourts.gov) or at the Clerk's Office, 301 United States Courthouse, 300 South 4th Street, Minneapolis, MN 55415. You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

#### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

### **Creditor with a Foreign Address**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

	For the Court: Clerk of the Bankruptcy Court: Lori Vosejpka
Hours Open: Monday – Friday 8:00 AM – 5:00 PM	Date: 9/25/09

•	EXPLANATIONS	FORM B9A (12/07)
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) by or against the debtor(s) listed on the front side, and an order for relief has been entered	has been filed in this court
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to d this case.	etermine your rights in
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of p contacting the debtor by telephone, mail or otherwise to demand repayment; taking action obtain property from the debtor; repossessing the debtor's property; starting or continuing and garnishing or deducting from the debtor's wages. Under certain circumstances, the sta days or not exist at all, although the debtor can request the court to extend or impose a start	s to collect money or lawsuits or foreclosures; y may be limited to 30
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the Bankruptcy Code. The debtor may rebut the presumption by showing special circumst	the case under § 707(b) of ances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>in a joint case) must be present at the meeting to be questioned under oath by the trustee a</i> are welcome to attend, but are not required to do so. The meeting may be continued and continued the further notice.	and by creditors. Creditors
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You then proof of claim at this time</i> . If it later appears that assets are available to pay creditors, you telling you that you may file a proof of claim, and telling you the deadline for filing your notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting deadline.	will be sent another notice proof of claim. If this
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharg never try to collect the debt from the debtor. If you believe that the debtor is not entitled to Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptc (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certafront side. The bankruptcy clerk's office must receive the complaint and any required filing	o receive a discharge under cy Code §523(a)(2), (4), or Deadline to File a ain Debts" listed on the
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will r to creditors. The debtor must file a list of all property claimed as exempt. You may inspec clerk's office. If you believe that an exemption claimed by the debtor is not authorized by objection to that exemption. The bankruptcy clerk's office must receive the objections by Exemptions" listed on the front side.	t that list at the bankruptcy law, you may file an
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's of on the front side. You may inspect all papers filed, including the list of the debtor's proper the property claimed as exempt, at the bankruptcy clerk's office.	fice at the address listed ty and debts and the list of
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regase.	garding your rights in this
	Refer to Other Side for Important Deadlines and Notices -	_